

No. 15: Deployment of Gross Bank Credit by Major Sectors

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 29, 2019	2018	2019		Financial year so far	Y-o-Y
		Apr. 27	Mar. 29	Apr. 26	2019-20	2019
	1	2	3	4	5	6
1 Gross Bank Credit	86,749	76,323	86,749	85,241	-1.7	11.7
1.1 Food Credit	415	519	415	430	3.8	-17.1
1.2 Non-food Credit	86,334	75,804	86,334	84,810	-1.8	11.9
1.2.1 Agriculture & Allied Activities	11,113	10,269	11,113	11,080	-0.3	7.9
1.2.2 Industry	28,858	26,511	28,858	28,352	-1.8	6.9
1.2.2.1 Micro & Small	3,755	3,629	3,755	3,666	-2.4	1.0
1.2.2.2 Medium	1,064	1,027	1,064	1,063	-0.1	3.5
1.2.2.3 Large	24,039	21,854	24,039	23,623	-1.7	8.1
1.2.3 Services	24,156	19,813	24,156	23,150	-4.2	16.8
1.2.3.1 Transport Operators	1,385	1,214	1,385	1,409	1.7	16.0
1.2.3.2 Computer Software	185	179	185	186	0.5	3.9
1.2.3.3 Tourism, Hotels & Restaurants	390	371	390	399	2.2	7.5
1.2.3.4 Shipping	77	65	77	65	-16.3	-0.1
1.2.3.5 Professional Services	1,715	1,532	1,715	1,713	-0.1	11.8
1.2.3.6 Trade	5,282	4,605	5,282	5,074	-3.9	10.2
1.2.3.6.1 Wholesale Trade	2,505	1,985	2,505	2,267	-9.5	14.2
1.2.3.6.2 Retail Trade	2,776	2,621	2,776	2,807	1.1	7.1
1.2.3.7 Commercial Real Estate	2,023	1,849	2,023	2,003	-1.0	8.3
1.2.3.8 Non-Banking Financial Companies (NBFCs)	6,412	4,524	6,412	6,234	-2.8	37.8
1.2.3.9 Other Services	6,686	5,472	6,686	6,068	-9.2	10.9
1.2.4 Personal Loans	22,207	19,211	22,207	22,228	0.1	15.7
1.2.4.1 Consumer Durables	63	201	63	62	-1.6	-69.1
1.2.4.2 Housing	11,601	9,855	11,601	11,686	0.7	18.6
1.2.4.3 Advances against Fixed Deposits	829	710	829	674	-18.7	-5.1
1.2.4.4 Advances to Individuals against share & bond	63	54	63	57	-9.1	6.2
1.2.4.5 Credit Card Outstanding	883	732	883	925	4.8	26.4
1.2.4.6 Education	680	691	680	675	-0.7	-2.2
1.2.4.7 Vehicle Loans	2,022	1,904	2,022	1,998	-1.2	4.9
1.2.4.8 Other Personal Loans	6,068	5,065	6,068	6,150	1.4	21.4
1.2A Priority Sector	27,390	24,928	27,390	27,299	-0.3	9.5
1.2A.1 Agriculture & Allied Activities	11,050	10,240	11,050	11,012	-0.3	7.5
1.2A.2 Micro & Small Enterprises	10,672	9,526	10,672	10,660	-0.1	11.9
1.2A.2.1 Manufacturing	3,755	3,629	3,755	3,666	-2.4	1.0
1.2A.2.2 Services	6,917	5,897	6,917	6,994	1.1	18.6
1.2A.3 Housing	4,327	3,667	4,327	4,321	-0.1	17.8
1.2A.4 Micro-Credit	241	255	241	273	13.4	7.3
1.2A.5 Education Loans	540	593	540	538	-0.3	-9.3
1.2A.6 State-Sponsored Orgs. for SC/ST	4	3	4	4	-1.3	30.2
1.2A.7 Weaker Sections	6,626	5,781	6,626	6,770	2.2	17.1
1.2A.8 Export Credit	156	201	156	152	-2.3	-24.4